

December 14, 1997

Cynthia L. Johnson, Director
Financial Management Service
US Department of the Treasury, Room 420
401 14th Street S.W.
Washington, D.C. 20227

Dear Ms. Johnson,

I am writing to share my concerns about EFT. In brief, each of the four alternatives by which federal payment recipients will be expected to respond are problematic to many recipients who don't have bank accounts because of their poverty stricken lives. Lack of automobiles by mothers with children, by itself, could could cause endless problems.

So many other situations, earmarks of poverty, could also be drawbacks. Several years ago, I remember living next to a young woman with two young children. She couldn't go to check in for unemployment benefits unless I would take her there and watch the children in the meantime -- no money for taxi and childcare. EFT will cause many hardships for the poverty stricken recipients.

So, please exert your influence to change or adjust the EFT regulations.

Thank you.

Sister Marcella Steffes
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